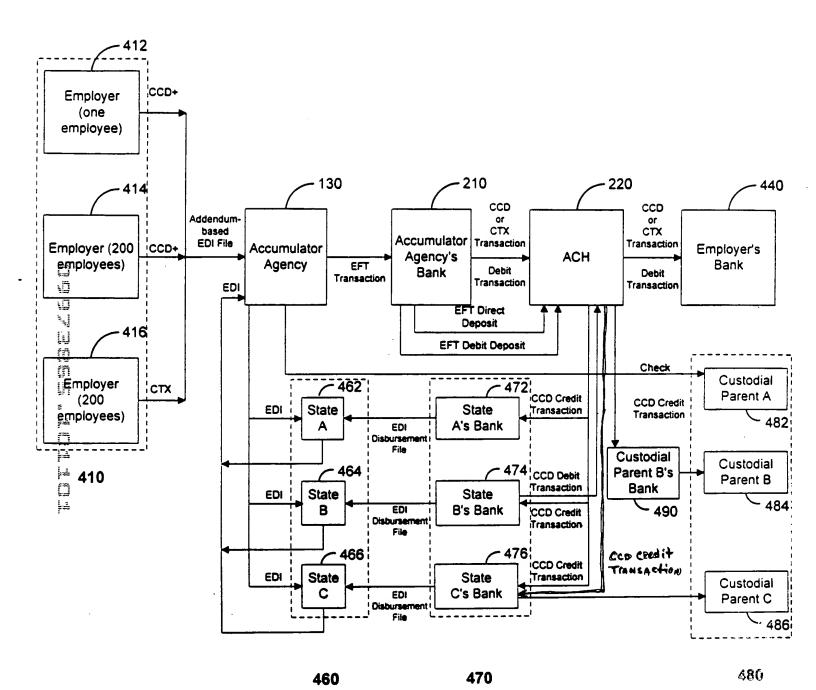
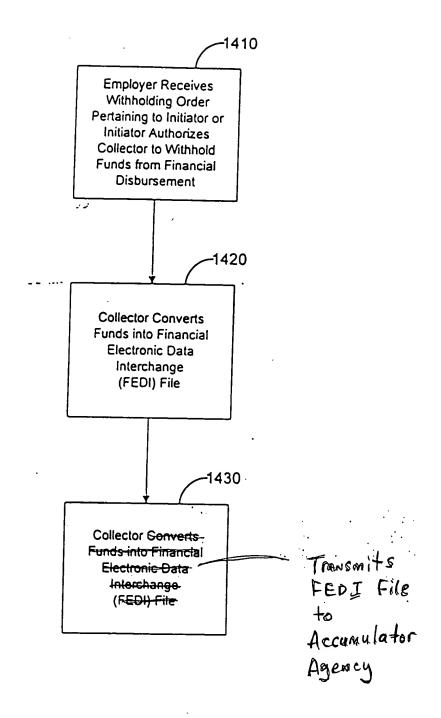
## FIGURE 4

## 400



## FIGURE 14



1934 1936 Recipient A Recipient B Recipient 330 dCD ACH CCD Recipient B's Bank 1920 Transaction Transaction 220 Debit Transaction 226 # Intermediary C's Bank Intermediary Intermediary 1918 1926 A's Bank B's Bank 240 hebl Į ▼ ACH ACH 220 220 Accumulator Agency's Bank Accumulator Agency's Bank invoice - -210 210 invoice invoice EDI/EFT-Debit Deposit EDI/EFT-Direct Deposit check Accumulator Agency 130 Disbursement File Intermediary B Intermediany C Intermediary A 1916 1914 1912 310 1900

7

FIGURE 19